

Information to identify the case:

Debtor 1	Jared Belcher	Social Security number or ITIN	xxx-xx-6580
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	District of Utah	Date case filed in chapter 13 :	5/11/20
Case number:	20-22819 RKM	Date case converted to chapter 7:	8/13/20

Official Form 309A (For Individuals or Joint Debtors) (12/15)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov). Case status information is available at no charge through "Simple Case Lookup" on the court's website (www.utb.uscourts.gov) or by calling the Voice Case Information System (VCIS) at 1-866-222-8029 #85.

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Jared Belcher	
2. All other names used in the last 8 years		
3. Address	13891 Newberg Drive Herriman, UT 84096	
4. Debtor's attorney Name and address	Russell C. Skousen Skousen Law, PLLC 10808 So. River Front Pkwy. Suite 310 South Jordan, UT 84095	Contact phone 801-505-9980 Email: rskousen@skousenlawfirm.com
5. Bankruptcy trustee Name and address	Elizabeth R. Loveridge tr Strong and Hanni 102 South 200 East Suite 800 Salt Lake City, UT 84111	Contact phone 801-532-7080 Email: eloveridge@strongandhanni.com

Debtor **Jared Belcher**

Case number **20-22819**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	United States Bankruptcy Court District of Utah 350 South Main #301 Salt Lake City, UT 84101 Clerk of Court: David A. Sime	Hours open: 8:00 AM to 4:30 PM, Monday – Friday Contact phone: (801) 524-6687 Website: www.utb.uscourts.gov
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	Meeting to be held on: September 15, 2020 at 10:30 AM Location: Dial: (866) 817-0543 Ten Min Before Mtg, Participant Code: 5532632, By Teleconference (See Attached Notice for Instructions)
8. Presumption of abuse	The presumption of abuse does not arise. If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	Filing deadline: 11/16/20
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

IMPORTANT
READ THIS WELL BEFORE YOUR MEETING OF CREDITORS

In an effort to contain the spread of Covid-19, until further notice, all Chapter 7, 11 and 12 meetings of creditors will be conducted by telephone. Debtors, attorneys, creditors, and others CANNOT APPEAR IN PERSON.

To participate in the meeting of creditors scheduled in this case, 10 minutes before the scheduled time, call the toll-free number listed in the 341 notice and use the participant code. Do not call any earlier than 10 minutes before your scheduled meeting of creditors.

- o You must use a touch-tone phone.
 - o Dial the call-in number and then enter the participant passcode, which consists of 7 numbers and is followed by a # sign.
 - o Use a landline phone and not a cell phone, if possible.
 - o Do not use the speaker phone function.
 - o Make the call from a quiet area where there is as little background noise as possible.
 - o Mute your phone and do not speak until the bankruptcy trustee calls your case. (Other meetings of creditors will likely be in session when you call in. You will still be able to hear the trustee even when your phone is muted.)
 - o Unmute your phone when the trustee calls your case so that the trustee can hear you.
 - o Wait until the trustee calls your case before speaking because more than one case will be waiting on the conference line at any given time.
 - o When speaking, identify yourself.
 - o Do not put the phone on hold at any time after the call is connected.
 - o If more than one person is attending the meeting of creditors from the same location, each person should use separate touch-tone phones, if possible.
 - o Once your meeting of creditors is finished, hang up.
 - o If you become disconnected before your meeting of creditors is finished, call back.
 - o If you are calling in from another country, please see the additional information available at:
<https://www.mymeetings.com/audioconferencing/pdf/GlobalAccessDialingInformation.pdf>
- Debtors must provide valid government identification (such as a valid Utah Driver's License) and proof of their social security number (such as an original social security card) to their attorney prior to the meeting of creditors and show their identification to their attorney via a video communication system (such as Skype or Facetime, etc.) during the meeting of creditors.
 - During the meeting of creditors, Debtors' attorneys will: (i) confirm on the record that they have reviewed the debtor's identification (stating what form of identification was reviewed) and whether the name on the identification matches the name on the petition and whether the picture and identifying information on the identification matches the debtor; and (ii) confirm on the record that they have reviewed proof of the debtor's social security number, what form of proof of social security number was reviewed, and whether the social security number on it matches what was reported to the court in the debtor's bankruptcy case.
 - Debtors who cannot communicate with their attorney via a video communication system and debtors who filed without an attorney must copy, scan, or take a picture of their identification and proof of social security number and mail/email/send the copies or images to their trustee no later than two days prior to the meeting of creditors. Copies of identification and social security cards that are sent through the mail must be mailed early enough that the trustee receives it at least two days before the meeting.
 - Debtors should have their bankruptcy documents available during the meeting of creditors in the event there are questions about the information in the documents.
 - The meeting of creditors will be recorded by the trustee. Any other recordings are prohibited.

Certificate of Notice Page 4 of 5

United States Bankruptcy Court
District of UtahIn re:
Jared Belcher
DebtorCase No. 20-22819-RKM
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 1088-2

User: jtt
Form ID: 309APage 1 of 2
Total Noticed: 33

Date Rcvd: Aug 14, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 16, 2020.

11619728 +Barclays Bank Holland America MC, PO Box 8801, Wilmington, DE 19899-8801
 11619733 +Discover Card, PO Box 41688, Tucson, AZ 85717-1688
 11619736 +Guglielmo & Associates, PO Box 41688, Tucson, AZ 85717-1688
 11619737 +Guglielmo & Associates, PO Box 41688, Tucson, AZ 85717-1688
 11619738 +Gurstel Law Firm, 6681 Country Clud Drive, Golden Valley, MN 55427-4601
 11619739 +Herriman Family Dental, 5532 West Herriman Main Street, Herriman, UT 84096-5829
 11635522 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,
 c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,
 Boca Raton, FL 33487-2853
 11619741 January N. Taylor, Engineering Drive, Suite 260, Norcross, GA 30092
 11619742 Jordan Valley Medical Center, PO Box 27021, Salt Lake City, UT 84127-0021
 11619743 +LendingHome Funding Corporation, 315 Montgomery Street, Floor 16,
 San Francisco, CA 94104-1837
 11619744 +Midland Credit Management Inc., PO Box 301030, Los Angeles, CA 90030-1030
 11645832 +Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
 11619745 +South Carolina Department of Labor, 1835 Assembly Street, Columbia, SC 29201-2430
 11619746 +Southwest Children's Clinic, 8822 South Redwood Road, C211, West Jordan, UT 84088-9340

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

db +E-mail/PDF: jaredbelch@gmail.com Aug 15 2020 02:47:22 Jared Belcher, 13891 Newberg Drive,
 Herriman, UT 84096-6797
 aty E-mail/Text: rskousen@skousenlawfirm.com Aug 15 2020 02:47:28 Russell C. Skousen,
 Skousen Law, PLLC, 10808 So. River Front Pkwy., Suite 310, South Jordan, UT 84095
 tr +EDI: QERLOVERIDGE.COM Aug 15 2020 06:33:00 Elizabeth R. Loveridge tr, Strong and Hanni,
 102 South 200 East, Suite 800, Salt Lake City, UT 84111-3110
 11619725 EDI: BANKAMER.COM Aug 15 2020 06:33:00 Bank of America, PO Box 982235,
 El Paso, TX 79998
 11619726 +EDI: BANKAMER.COM Aug 15 2020 06:33:00 Bank of America, 4909 Savarese Circle,
 Fl1-908-01-50, Tampa, FL 33634-2413
 11619727 +EDI: TSYS2.COM Aug 15 2020 06:33:00 Barclays Bank Delaware, Attn: Bankruptcy,
 Po Box 8801, Wilmington, DE 19899-8801
 11619729 +EDI: CAPITALONE.COM Aug 15 2020 06:33:00 Capital One, PO Box 71083,
 Charlotte, NC 28272-1083
 11619730 +EDI: CAPITALONE.COM Aug 15 2020 06:33:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 11627166 EDI: DISCOVER.COM Aug 15 2020 06:33:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 11619734 +EDI: DISCOVER.COM Aug 15 2020 06:33:00 Discover Financial, Attn: Bankruptcy,
 Po Box 3025, New Albany, OH 43054-3025
 11619735 E-mail/Text: data_processing@fin-rec.com Aug 15 2020 02:47:45 Financial Recovery Services,
 PO Box 385908, Minneapolis, MN 55438-5908
 11619740 EDI: IRS.COM Aug 15 2020 06:33:00 Internal Revenue Service, 50 South 200 East,
 Mail Stop 5114-SLC, Salt Lake City, UT 84111
 11619731 EDI: JPMORGANCHASE Aug 15 2020 06:33:00 Chase, PO Box 94014, Palatine, IL 60094
 11619732 EDI: JPMORGANCHASE Aug 15 2020 06:33:00 Chase Card Services, Attn: Bankruptcy,
 Po Box 15298, Wilmington, DE 19850
 11666438 EDI: PRA.COM Aug 15 2020 06:33:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 11619747 +EDI: UTAHTAXCOMM.COM Aug 15 2020 06:33:00 Utah State Tax Commission, Bankruptcy Unit,
 210 North 1950 West, Salt Lake City, UT 84134-9000
 11619748 +EDI: WFFC.COM Aug 15 2020 06:33:00 Wells Fargo, PO Box 51193,
 Los Angeles, CA 90051-5493
 11619749 +EDI: WFFC.COM Aug 15 2020 06:33:00 Wells Fargo Bank NA, Mac F823f-02f, Po Box 10438,
 Des Moines, IA 50306-0438
 11636199 EDI: WFFC.COM Aug 15 2020 06:33:00 Wells Fargo Bank, N.A., Wells Fargo Card Services,
 PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

11638509* +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,
 c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,
 Boca Raton, FL 33487-2853

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 1088-2

User: jtt
Form ID: 309A

Page 2 of 2
Total Noticed: 33

Date Rcvd: Aug 14, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 16, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 14, 2020 at the address(es) listed below:

Elizabeth R. Loveridge tr eloveridge@strongandhanni.com,
rchristensen@strongandhanni.com;eloveridge@ecf.axosfs.com
Lon Jenkins tr ecfmail@chl3ut.org, lneebling@chl3ut.org
Russell C. Skousen on behalf of Debtor Jared Belcher rskousen@skousenlawfirm.com,
skousen.ecf@gmail.com;c.rr77406@notify.bestcase.com;glowe@skousenlawfirm.com
United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 4